

**Information to identify the case:**

Debtor 1	<b>Kathleen Powell</b>	Social Security number or ITIN	xxx-xx-3282
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22589-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Powell

5/8/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kathleen Powell  
Debtor

Case No. 21-22589-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 08, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:

Recip ID	Recipient Name and Address
db	+ Kathleen Powell, 136 S. 20th Street, Pittsburgh, PA 15203-2052
aty	+ Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708, UNITED STATES 15222-3708
15436277	+ Black & Gold Beer Warehouse, LLC, 1000 Bradish Street, Pittsburgh, PA 15203-1202
15436278	+ Christy I. Powell, 136 S. 20th Street, Pittsburgh, PA 15203-2052
15436279	Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15436282	+ Invision Funding, LLC, d/b/a Yellowstone Capital, LLC, 160 Pearl St., 5th Floor, New York, NY 10005-1631
15436283	WBL SPO I, LLC, 101 Hudson Street, 3rd Floor, Kearny, NJ 07032
15447354	+ WBL SPO II, LLC, c/o World Business Lenders, LLC, 150 Clearbrook Road, Suite 125, Elmsford, NY 10523-1147
15436284	#+ William F. Rogel, Esquire, Flaherty Fardo, LLC, 812 Ivy Street, Pittsburgh, PA 15232-2406
15436285	+ William J. Powell, 1025 Washington Road, Pittsburgh, PA 15228-2005
15436286	+ William M. Buchanan, Esquire, Burns Whit Center, 48 26th Street, Pittsburgh, PA 15222-4633

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 09 2024 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 09 2024 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 08 2024 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	May 08 2024 23:53:00	City of Pittsburgh & Pittsburgh School District, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	May 08 2024 23:53:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	+ Email/Text: ebnpeoples@grblaw.com	May 08 2024 23:53:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	May 08 2024 23:53:00	Pittsburgh Water & Sewer Authority, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES

District/off: 0315-2

User: admin

Page 2 of 3

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15454643	+ Email/Text: ebnjts@grblaw.com	May 08 2024 23:53:00	15219-1753 City of Pittsburgh & Pittsburgh School Dist., c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Ste. 3110, Pittsburgh, PA 15219-1753
15436280	+ Email/Text: Bankruptcynotice@cscglobal.com	May 08 2024 23:53:00	Corporation Service Company, P.O. Box 2576, Springfield, IL 62708-2576
15454641	+ Email/Text: ebnjts@grblaw.com	May 08 2024 23:53:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Ste. 3110, Pittsburgh, PA 15219-1753
15451515	+ Email/Text: jdryer@bernsteinlaw.com	May 08 2024 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15436281	+ EDI: IRS.COM	May 09 2024 03:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15438758	Email/PDF: resurgentbknotifications@resurgent.com	May 08 2024 23:58:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15439668	+ Email/Text: ebnpeoples@grblaw.com	May 08 2024 23:53:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15461564	+ Email/Text: ebnpwsa@grblaw.com	May 08 2024 23:53:00	Pittsburgh Water & Sewer Authority, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15458788	Email/Text: EDBKNotices@ecmc.org	May 08 2024 23:53:00	US Department of Education, PO Box 16448, Saint Paul MN 55116-0448
15449362	EDI: AIS.COM	May 09 2024 03:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, in tru
cr		WBL SPO I, LLC
cr		WBL SPO II, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: May 08, 2024

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Kathleen Powell apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
David Z. Valencik	on behalf of Debtor Kathleen Powell dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2004-1 dcarlon@kmlawgroup.com
Donald R. Calaiaro	on behalf of Defendant Kathleen Powell dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Donald R. Calaiaro	on behalf of Defendant William J. Powell dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Donald R. Calaiaro	on behalf of Attorney Calaiaro Valencik dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Kathleen Powell dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
James McNally	on behalf of Creditor WBL SPO II LLC jmcnally@cohenseglia.com, ddefoor@cohenseglia.com
James McNally	on behalf of Plaintiff WBL SPO II LLC jmcnally@cohenseglia.com, ddefoor@cohenseglia.com
James McNally	on behalf of Creditor WBL SPO I LLC jmcnally@cohenseglia.com, ddefoor@cohenseglia.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh & Pittsburgh School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 17